

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF WASHINGTON  
AT SEATTLE

ALBERTO RIVERA MONROY and IRMA  
PARRA-RIVERA, husband and wife,

Plaintiff,

vs.

REAL TIME RESOLUTIONS, INC.,  
MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS INC, and MTC  
FINANCIAL INC., d/b/a TRUSTEE CORPS,

Defendants.

Case No: 2:21-cv-00813-BJR

DECLARATION OF PLAINTIFFS IN  
OPPOSITION TO MOTION FOR  
SUMMARY JUDGMENT

1. My name is Alberto Rivera Monroy. I am also known as Eduardo Rivera Monroy.
2. My name is Irma Parra-Rivera.
3. We are over the age of 18, competent to testify in this matter, and the Plaintiffs in this matter.
4. We are the parents of three daughters: Yuriana, 33-years old; Nayelli, 31-years old; and Melany, 19-years old. We also have two grandchildren for whom we provide daycare during the work week.
5. We speak Spanish as our primary language. We speak some English and it is

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**BARRAZA LAW, PLLC**  
10728-16TH AVE SW  
SEATTLE WA 98146  
Tel. 206-933-7861/Fax 206-933-7863

1 getting better all the time.

2 6. We own a small commercial cleaning business and we have been self-employed  
3 in this line of work for nearly twenty years. We primarily clean the offices of our clients during  
4 the evening and early morning hours.

5 7. When we bought our home in March of 2007, we bought it with two mortgages.  
6 We understand that this is known as an 80/20 loan, as 80% of the loan is for the first mortgage  
7 and 20% is for the second mortgage. The second mortgage, which is the loan in dispute, was  
8 initially granted and serviced by Liberty Financial Group. We have a statement from Liberty  
9 Financial Group for April of 2007.

10 8. Almost immediately, the second mortgage was transferred to Aurora Loan  
11 Services in April of 2007. Our first mortgage was also transferred to Aurora Loan Services  
12 around this time. In early April 2007, we received a notice about this change directing us to send  
13 payments for the second mortgage to Aurora beginning May 1, 2007.

14 9. In 2007, we paid \$180.48 in principal and \$6,492.56 in interest on the second  
15 mortgage serviced by Aurora. In 2008, we paid \$299.77 in principal and \$9,709.79 in interest on  
16 the second mortgage serviced by Aurora. In 2009, we paid \$108.32 in principal and \$3,228.20 in  
17 interest on the second loan. Exhibit A.

18 10. In 2008, during the economic crisis, we began experiencing financial challenges  
19 because our clients had less business. We started paying late on our mortgages in late 2008.  
20 When we called the loan servicer to discuss options for making our second mortgage more  
21 affordable, especially in light of the high 12.250% interest rate on the loan, we were instructed to  
22 stop paying to enable us to apply for relief. We believe we spoke with them in early 2009. Based  
23 on what the loan servicer told us, we stopped paying with the June 2009 payment. We were

24 DECLARATION OF PLAINTIFFS IN  
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1 confused by these directions from Aurora because it did not seem right to tell us to stop paying,  
2 but we needed relief and stopped paying as they instructed us to do.

3 11. Most of the communications we received from Aurora were in English. We  
4 received some notices that had some Spanish language notices stating that we could ask to speak  
5 with someone in Spanish, but it was difficult to reach someone who spoke Spanish when we  
6 called the loan servicer.

7 12. Our records indicate that we received a letter in December of 2009 from a  
8 company called Real Time Resolutions, Inc. indicating they now serviced our second mortgage.  
9 In January of 2010, we received a notice from Real Time Resolutions confirming that we had  
10 stopped paying before they took over the servicing of our loan because the notice indicated we  
11 owed \$8,341.30 in overdue payments from May 1, 2009 through the date of the letter. The letter  
12 indicated we did not owe any late or non-sufficient funds fees.

13 13. El Centro De La Raza helped us apply for a loan modification with our primary  
14 mortgage. In February of 2010, we reached a loan modification with our primary mortgage and  
15 we reinstated the loan.

16 14. Around April of 2010, we started working with El Center De La Raza's  
17 Homeownership Center. El Centro De La Raza began working with Aurora Loan Services to  
18 help us resolve our second mortgage. We sent in an application and financial records and we  
19 were told we had to make payments to modify the loan. We tendered five payments to Real Time  
20 Resolutions, Inc. in the amount of \$417.07 on September 8, 2010, October 8, 2010, November 5,  
21 2010, December 5, 2010, and January 10, 2011. Even though we sent these payments, we were  
22 concerned that Real Time Resolutions did not own the loan because we received some  
23

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1 documents indicating that Aurora owned the loan.

2 15. Our notes indicate that someone named Alfredo Jacobo called us from the  
3 servicer of our second mortgage on November 23, 2010, but we are not sure which company he  
4 worked for. Alfredo said we made our payments on time. We also got some sort of notice in  
5 January 2011 about a loan modification, but the letter was in English. We kept making payments  
6 after the three-month trial period, on December 5, 2010, and January 10, 2011. We remember  
7 telling someone at Real Time we were willing to keep paying \$417.07 per month, but nothing  
8 was ever finalized. We do not remember ever refusing a loan modification.

9 16. In December of 2011, El Centro De La Raza sent us a letter closing our case file  
10 because our housing problems had been resolved. **Exhibit B.** When we were working with El  
11 Centro De La Raza, their home ownership counselors told us that many second mortgages were  
12 being cancelled. We believed El Centro closed our file because the second mortgage was  
13 eliminated.

14 17. We received some letters from Real Time Resolutions in 2012 and 2013 talking  
15 about settling the loan and we were confused because one of the letters received was written in  
16 Spanish and talked about an error and told us to ignore the other letter.

17 18. We never trusted Real Time Resolutions had any power over us because, as late  
18 as April 2020, our homeowners insurance never listed Real Time Resolutions on our policy.  
19 **Exhibit C.**

20 19. Throughout 2009 through 2015, we never received any documents from Real  
21 Time Resolutions, Inc. starting a foreclosure against us.

22 20. On or about May 2, 2015, we hired Vicente Omar Barraza of Barraza Law, PLLC  
23 to prepare a quit claim deed related to our home. While preparing the quit claim deed with the

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1 help of our lawyer, we reviewed the King County Recorder index maintained by King County  
2 and we learned the second mortgage no longer existed as of June 3, 2009.

3 21. The attorney showed us the computer screen showing the King County Recorder  
4 index showing that the second mortgage was gone.

5 22. We were relieved the second mortgage was gone because Alberto was  
6 experiencing health problems in 2015. His health problems, including diabetes and high blood  
7 pressure scared us, so we decided to transfer the house to Irma's name because we were afraid  
8 Alberto might die. Learning that the second mortgage was gone made the decision to make the  
9 inter-family title transfer easier because we did not have to worry about the second mortgage  
10 anymore.

11 23. We relied on the homeowners insurance policy which did not name Real Time  
12 Resolutions and the recorded documents eliminating our second mortgage to believe that Real  
13 Time Resolutions did not have the authority to take our home from us. Now, Real Time  
14 Resolutions says we owe \$204,069.13 even though we only borrowed \$79,600. We are unsure  
15 why they started including interest and fees when the prior servicer, Aurora, did not include such  
16 fees.

17 24. In early March of 2020, we received a letter from Trustee Corps saying we owed  
18 \$187,518.16 to Real Time Resolutions, Inc. We had never heard of Trustee Corps. before and did  
19 not believe they had any authority to take our home away from us.

20 25. On March 8, 2020, we received a letter from RTR in Spanish that talked about  
21 bankruptcy and said we owed \$186,823.25. The letter stated we owed \$78,389.94 on the original  
22 loan of \$79,600 plus accumulated interest in excess of \$100,000 other charges in the amount of  
23

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1 \$95.00, and late charges in excess of \$4,000.

2 26. On May 28, 2020, we received correspondence from Real Time Resolutions, Inc.  
3 On or about June 9, 2020, we consulted with Vicente Omar Barraza of Barraza Law, PLLC who  
4 helped us prepare the letter we sent to Real Time Resolutions, Inc. informing them about the  
5 records of the Recorder of King County, Washington and confirming that Real Time  
6 Resolutions, Inc. had re-conveyed the deed of trust on June 3, 2009. We spent money to send the  
7 letter certified mail and consult with Mr. Barraza. We paid \$13.90 in postage costs to send the  
8 letter and a \$150.00 consultation fee to Mr. Barraza.

9 27. On or about June 11, 2020, Mr. Barraza received a title report from WFG  
10 National Title Company confirming our second mortgage no longer existed.

11 28. We received a letter dated June 22, 2020 from Real Time Resolutions Inc. The  
12 letter was in English, but our lawyer, who speaks Spanish, interpreted the letter and we  
13 understood that Real Time Resolutions did not know what was going on with this mortgage and  
14 reinforced our belief that the mortgage was gone.

15 29. We are unsure whatever happened to the five payments we tendered totaling  
16 \$2,085.35 because we received many letters from Real Time Resolutions, Trustee Corps and  
17 MTC Financial saying we owed our second mortgage from June 1, 2009 to the present.

18 30. In the Spring of 2020, Alberto learned he had cancer after he underwent surgery  
19 for a hiatal hernia. It was during this period that Real Time Resolutions decided to take our  
20 home away from us. The loss of our home while we were trying to save Alberto's life was  
21 emotionally overwhelming for us.

22 31. We were greatly humiliated when our 12-year-old grandson X----- Becerril  
23 Rivera read the notice of default or notice of foreclosure to us when it arrived. He was scared

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1 and asking questions about whether we were going to be homeless. This was an emotionally  
2 traumatic event for us.

3 32. The foreclosure left us feeling sick to our stomachs and with diminished  
4 appetites. We frequently wake up during the night, we toss and turn, we never feel rested. We  
5 are suffering from depression.

6 33. Right after our house was posted with the default notices, we were literally  
7 physically sick with worry. After the house was posted, we went to clean one of the businesses  
8 and the client asked us: "How are you? You look sick. Is there something I can do to help you?"  
9 We were too ashamed to tell him what is going on.

10 34. Our daughter Yuriana Rivera suffers from high blood pressure, and we believe it  
11 is caused in part by her assistance to interpret/translate the foreclosure documents we received.  
12 We feel guilty that our problems are affecting the health of our children and grandchildren. The  
13 trauma suffered by our family causes us anxiety because we are restraining our emotions with  
14 our family because we do not want them to panic. Holding the pain and fear we feel inside to  
15 protect our family is causing us anxiety and upset.

16 35. Our 19-year-old daughter Melany was accepted to attend the University of New  
17 Mexico because her dream is to be a pediatrician. She attended Green River Community College  
18 Running Start program to accelerate her educational goals and the University of New Mexico  
19 offered her a scholarship. We were devastated when Melany decided to forego attending the  
20 University of New Mexico because we are facing the loss of our home because of Real Time  
21 Resolution Inc.'s continuous negligence.

22 36. Melany is suffering from depression because of the foreclosure. Her depression  
23 began in 2020 when we received the notice of pre-foreclosure options on May 28, 2020. We are

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1 completely ashamed and physically sick because we feel like our problems are causing her  
2 depression and taking away her dreams. Melany is seeing a therapist to address her depression.

3 37. Beginning in late July 2021, around the time Real Time Resolutions started the  
4 foreclosure, we received many, many letters from lawyers and real estate people offering to put  
5 us in bankruptcy, buy our house, or help us sell our house. During this time, strangers were  
6 driving by our house and standing on the sidewalk looking at our house. These communications  
7 and visits from strangers scared us and left us feeling depressed and violated. **Exhibit D.**

8 38. As a result of the foreclosure that Real Time Resolutions started, we are deferring  
9 maintenance and repairs on our home. Deferred maintenance could get us in trouble with the  
10 Homeowners Association and reduces the value of our property. We cannot invest in our house  
11 because we are saving what we can to rent a new apartment if Real Time Resolutions succeeds  
12 in making us homeless. We intended to make repairs to the roof, paint, and fix the fence. We  
13 have a wood porch that needs to be fixed. But we are refraining from making these needed  
14 repairs because Real Time Resolutions is foreclosing on us and we need to prepare to start over.

15 39. We also spent money on mileage because of the wrongful foreclosure.

16 40. We feel that Real Time Resolutions Inc. acted incompetently, negligently, and  
17 abusively. Real Time bungled our mortgage so badly we now owe almost as much on the second  
18 mortgage as we do on the first mortgage. We owe approximately \$240,000 on our first mortgage  
19 that is serviced by Shellpoint. Real Time Resolutions Inc. claims we owe them more than  
20 \$204,000. We believe that they purposefully delayed acting to increase the size of the debt.

21 41. We recently received a privacy act notice from Real Time Resolutions, Inc. even  
22 though they know we are represented.

23  
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Tel. 206-933-7861/Fax 206-933-7863

1 I make the foregoing declaration under penalty of perjury under the laws of the State of  
2 Washington and the United States.

3  
4 Executed at Seattle, Washington on August 6, 2022

5  
6 By:

  
ALBERTO RIVERA MONROY

7  
8 By:

  
IRMA PARRA-RIVERA

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Tel. 206-933-7861/Fax 206-933-7863

# **EXHIBIT A**

**AURORA LOAN SERVICES**10350 Park Meadows Drive  
Littleton, CO 80124

www.myAuroraLoan.com

5329

ALBERTO RIVERA MONROY  
23829 SE 248TH ST  
MAPLE VALLEY WA 98038-8365**ACCOUNT STATEMENT**

Statement Date: 01/17/08

Account Number: 5329

Property Address: 23829 SE 248TH ST  
MAPLE VALLEY WA 98038

Customer Service: 1-800-550-0508

TDD: 1-877-266-7210

Mon-Fri, 6:00 a.m. to 7:00 p.m. MT

Sat, 8:00 a.m. to 12:00 p.m. MT

Loan Counseling: 1-800-550-0509

TDD: 1-877-266-7211

Mon-Thu, 7:00 a.m. to 9:00 p.m. MT

Friday, 7:00 a.m. to 7:00 p.m. MT

Sat, 7:00 a.m. to 11:00 a.m. MT

**ACCOUNT INFORMATION**Balances as of 01/17/08  
Principal Balance\* \$79,374.36  
Escrow Balance \$0.00  
Suspense Balance \$0.00  
Interest Rate 12.250%Year-to-Date  
Principal Paid \$23.61  
Interest Paid \$810.52  
Taxes Paid \$0.00

\*The principal balance is not the total amount required to pay your loan in full.

**PAYMENT SUMMARY**Principal and/or Interest \$834.13  
Escrow \$0.00  
Optional Products \$0.00  
Misc Fees \$0.00  
HUD/Buydown Subsidy - \$0.00  
**Total Monthly Payment \$834.13****AMOUNT DUE**Payment Due Date 02/01/08  
Payment Amount Due \$834.13  
Past Due Amounts \$0.00  
Unpaid Late Charges \$0.00  
Unpaid Return Check Fees \$0.00  
Unpaid Other Fees \$0.00  
Unpaid Advances \$0.00  
**TOTAL AMOUNT DUE \$834.13**  
If Paid After 02/18/08  
Late Charge Amount \$41.71  
Total Amount Due \$875.84**TRANSACTION ACTIVITY SINCE LAST STATEMENT**

Transaction Description	Date Due	Transaction Date	Total Received	Principal	Interest	Escrow	Optional Products	Suspense / Advances / Fees
Payment	01/01/08	01/07/08	834.13	23.61	810.52			

**IMPORTANT TAX INFORMATION****2007 MORTGAGE INTEREST STATEMENT**

1098 Substitute OMB No. 1545-0901 - Copy B for Payer

**PLEASE RETAIN FOR YOUR RECORDS**ALBERTO RIVERA MONROY  
23829 SE 248TH ST  
MAPLE VALLEY WA 98038

LOAN # 5329

AURORA LOAN SERVICES  
2617 COLLEGE PARK  
P.O. BOX 1706  
SCOTTSBLUFF, NE 69363-1706  
**1-800-550-0508**  
TIN: 13-3947742

SEE IMPORTANT INFORMATION ON REVERSE SIDE.

PAYEE'S SOCIAL SECURITY NUMBER		1. Mortgage interest received from payer(s)/borrower(s)*	\$6,492.56
2. Points paid on purchase of principal residence	\$0.00	3. Refund of overpaid interest	\$0.00
4. Mortgage insurance premiums	\$0.00	<b>PRINCIPAL RECONCILIATION</b>	
ESCROW RECONCILIATION		BEGINNING BALANCE	\$79,578.45
BEGINNING BALANCE	\$0.00	PRINCIPAL APPLIED	\$180.48
DEPOSITS	\$0.00	ENDING BALANCE	\$79,397.97
DISBURSEMENTS	\$0.00	<b>CURRENT TOTAL PAYMENT</b>	
ENDING BALANCE	\$0.00	CURRENT ESCROW PAYMENT	\$834.13
ESCROW DISBURSEMENTS		LATE CHARGES PAID	\$0.00
TAXES PAID	\$0.00	INTEREST ON ESCROW	\$0.00
HAZARD INS PAID	\$0.00		
MORTGAGE INS PAID	\$0.00		

YOU MAY OR MAY NOT BE ABLE TO DEDUCT THESE ITEMS. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TAXPAYER MONROY\_000362

DETACH HERE. Retain this portion of your statement for your records. Please allow 7 to 10 days for postal delivery.



**IMPORTANT TAX  
INFORMATION**

ALBERTO RIVERA MONROY  
23829 SE 248TH ST  
MAPLE VALLEY WA 98038

**2008 MORTGAGE INTEREST STATEMENT**

1098 Substitute OMB No. 1545-0901 - Copy B for Payer

Loan # [REDACTED] 5329

**PLEASE RETAIN FOR  
YOUR RECORDS**

AURORA LOAN SERVICES  
2617 COLLEGE PARK  
P.O. BOX 1706  
SCOTTSBLUFF, NE 69363-1706  
1-800-550-0508

SEE IMPORTANT INFORMATION ON REVERSE SIDE

PAYER'S SOCIAL SECURITY NUMBER			1	Mortgage interest received from payer(s)/borrower(s)*	\$9,709.79
2	Points paid on purchase of principal residence	\$0.00	3	Refund of overpaid interest	\$0.00
4	Mortgage insurance premiums	\$0.00	PRINCIPAL RECONCILIATION		
ESCROW RECONCILIATION			BEGINNING BALANCE		\$79,397.97
BEGINNING BALANCE		\$0.00	PRINCIPAL APPLIED		\$299.77
DEPOSITS		\$0.00	ENDING BALANCE		\$79,098.20
DISBURSEMENTS		\$0.00	CURRENT TOTAL PAYMENT		
ENDING BALANCE		\$0.00	CURRENT ESCROW PAYMENT		
ESCROW DISBURSEMENTS			LATE CHARGES PAID		\$0.00
TAXES PAID		\$0.00	INTEREST ON ESCROW		\$0.00
HAZARD INS PAID		\$0.00			
MORTGAGE INS PAID		\$0.00			

YOU MAY OR MAY NOT BE ABLE TO DEDUCT THESE ITEMS. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TAX ADVISOR.

DETACH HERE. Retain this portion of your statement for your records. Please allow 7 to 10 days for postal delivery.

**IMPORTANT TAX  
INFORMATION**

ALBERTO RIVERA MONROY  
23829 SE 248TH ST  
MAPLE VALLEY WA 98038

**2008 MORTGAGE INTEREST STATEMENT**

1098 Substitute OMB No. 1545-0901 - Copy B for Payer.

Loan # [REDACTED] 1744

**PLEASE RETAIN FOR  
YOUR RECORDS**

AURORA LOAN SERVICES  
2617 COLLEGE PARK  
P.O. BOX 1706  
SCOTTSBLUFF, NE 69363-1706  
1-800-550-0508  
TIN: [REDACTED]

SEE IMPORTANT INFORMATION ON REVERSE SIDE

PAYER'S SOCIAL SECURITY NUMBER			1	Mortgage interest received from payer(s)/borrower(s)*	\$21,887.34
2	Points paid on purchase of principal residence	\$0.00	3	Refund of overpaid interest	\$0.00
4	Mortgage insurance premiums	\$0.00	PRINCIPAL RECONCILIATION		
ESCROW RECONCILIATION			BEGINNING BALANCE		\$318,400.00
BEGINNING BALANCE		\$1,560.42	PRINCIPAL APPLIED		\$52.58
DEPOSITS		\$3,816.34	ENDING BALANCE		\$318,347.42
DISBURSEMENTS		\$4,033.04	CURRENT TOTAL PAYMENT		
ENDING BALANCE		\$1,343.72	CURRENT ESCROW PAYMENT		
(Held for disbursements due next year)			LATE CHARGES PAID		\$0.00
ESCROW DISBURSEMENTS			INTEREST ON ESCROW		\$0.00
TAXES PAID		\$3,399.02			
HAZARD INS PAID		\$324.00			
MORTGAGE INS PAID		\$0.00			
OTHER DISB		\$310.02			

YOU MAY OR MAY NOT BE ABLE TO DEDUCT THESE ITEMS. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TAX ADVISOR.

DETACH HERE. Retain this portion of your statement for your records. Please allow 7 to 10 days for postal delivery.

Monroy\_000968



RECIPIENT'S/LENDER'S name, address and telephone number  AURORA LOAN SERVICES 2617 COLLEGE PARK PO BOX 1706 SCOTTSBLUFF, NE 69363-1706  PHONE # 1-800-550-0508		<div>* Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.</div> <div>2009</div> <div>Form 1098</div>		Mortgage Interest Statement	
PAYER'S/BORROWER'S name, street address (including apt. no.), city, state and ZIP code  January 10, 2010  0-704-46822-0013584-003-000-000-000-000  ALBERTO RIVERA MONROY 23829 SE 248TH ST MAPLE VALLEY WA 98038-8365		<div>1 Mortgage Interest received from payer(s)/borrower(s)* \$ 3,228.20</div> <div>2 Points paid on purchase of principal residence \$ 0.00</div> <div>3 Refund of overpaid interest \$ 0.00</div> <div>4 Mortgage Insurance Premiums \$ .00</div> <div>5</div> <div>Recipient's Federal Identification No. 7742      Payer's social security number 2325</div> <div>Account number (see instructions) 5329</div>		<div>Copy B For Payer</div> <div>The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.</div>	

Form 1098 (Keep for your records.) Department of the Treasury - Internal Revenue Service

2009 ANNUAL TAX AND INTEREST STATEMENT					
ALBERTO RIVERA MONROY 23829 SE 248TH ST MAPLE VALLEY WA 98038-8365		CURRENT TOTAL PAYMENT \$834.13		YEAR 2009 ACCT #: 5329 SS #:	
PROPERTY ADDRESS: 23829 SE 248TH ST MAPLE VALLEY WA 98038					
PRINCIPAL RECONCILIATION		INTEREST CALCULATIONS		ESCROW RECONCILIATION	
BEGINNING BALANCE \$79,193.20		TOTAL INTEREST APPLIED IN 2009 \$3,228.20		\$0.00 BEGINNING BALANCE	
PRINCIPAL APPLIED \$108.32		2009 INTEREST REPORTED TO IRS \$3,228.20		\$0.00 ENDING BALANCE	
*ENDING BALANCE \$79,084.88					
<div>*Transferred to new servicer</div> <div>YOU MAY OR MAY NOT BE ABLE TO DEDUCT THESE ITEMS. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TAX ADVISOR.</div>					

# **EXHIBIT B**



## The Center for People of All Races

A voice and a hub for the Latino community  
as we advocate on behalf of our people  
and work to achieve social justice.

### Programs & Services

With over 24,000 volunteer hours, El Centro de la Raza serves 22,884 individuals and 9,673 families annually through the following programs and services:

Luis Alfonso Velásquez Flores  
After School Program  
Basic Healthcare Enrollment  
Café con El Centro  
College Readiness  
Crisis Advocacy  
ECR Transitional Housing  
El Patio Apartments  
ESL & Citizenship Classes  
Eviction Prevention  
Financial Literacy  
Food Bank  
Foreclosure Prevention  
Homeless Assistance Program  
Homeownership Program  
Hope for Youth Poetry & Civil Rights History Classes  
Bebes-Infant Mortality Prevention  
José Martí Child Development Center  
Juvenile Justice Policy/Advocacy  
Parent Involvement & Education  
Latino Hot Meal Program  
Youth Violence Prevention  
Senior Nutrition & Wellness  
Senior Home Delivered Meals  
Veteran's Services  
Legal Clinic Site  
Tax Preparation Site  
Local, State, National & International Coalition Building  
Immigrant/Human/Civil Rights  
Social Justice Advocacy  
Cultural/Political/Social Events  
Community Service Site  
Service Learning Site  
Community Meeting Space

December 12, 2011

Alberto Rivera Monroy  
23829 SE 248 Street  
Mapel Valley, WA 98038

Dear Alberto Rivera Monroy,

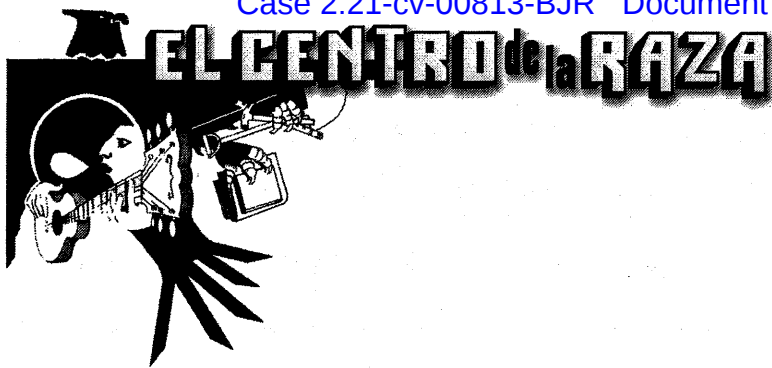
El Centro de la Raza's Homeownership Center thanks you for your valued participation in our program(s). The U.S. Department of Housing and Urban Development fiscal year 2010-2011 ended, which requires us to close your file. We closed your file for the following reason(s):

Participant meets his or her housing needs or resolved housing problem.

If you have any questions or concerns about your individual case or about any of the services we provide, please feel free to contact us. Once again, we appreciate the opportunity to serve you.

Respectfully,

Leslea Bowling  
Homeownership Center Manager  
T : (206) 957-4639  
F: (206) 726-1529  
homeownership@elcentrodelaraza.org



## The Center for People of All Races

A voice and a hub for the Latino community  
as we advocate on behalf of our people  
and work to achieve social justice.

### Programs & Services

With over 24,000 volunteer hours,  
El Centro de la Raza serves 22,884  
individuals and 9,673 families  
annually through the following  
programs and services:

Luis Alfonso Velásquez Flores  
After School Program  
Basic Healthcare Enrollment  
Café con El Centro  
College Readiness  
Crisis Advocacy  
ECR Transitional Housing  
El Patio Apartments  
ESL & Citizenship Classes  
Eviction Prevention  
Financial Literacy  
Food Bank  
Foreclosure Prevention  
Homeless Assistance Program  
Homeownership Program  
Hope for Youth Poetry & Civil  
Rights History Classes  
Bebes-Infant Mortality Prevention  
José Martí Child Development  
Center  
Juvenile Justice Policy/Advocacy  
Parent Involvement & Education  
Latino Hot Meal Program  
Youth Violence Prevention  
Senior Nutrition & Wellness  
Senior Home Delivered Meals  
Veteran's Services  
Legal Clinic Site  
Tax Preparation Site  
Local, State, National &  
International Coalition Building  
Immigrant/Human/Civil Rights  
Social Justice Advocacy  
Cultural/Political/Social Events  
Community Service Site  
Service Learning Site  
Community Meeting Space

December 12, 2011

Alberto Rivera Monroy  
23829 SE 248 Street  
Mapel Valley, WA 98038

Estimado Alberto Rivera Monroy,

El Centro de la propiedad de la vivienda del El Centro de la Raza, le  
agradecemos por su participación en nuestro(s) programa(s). El año fiscal  
2010-2011 del Departamento Estadounidense de la Vivienda y Desarrollo  
Urbano ha terminado y requiere que cerremos su caso. Su caso fue cerrado  
por el siguiente motivo:

El participante cumple con su necesidad de vivienda o su problema de  
vivienda fue resuelto.

Si usted tiene alguna pregunta o preocupación en particular sobre su caso o  
sobre cualquiera de los servicios que ofrecemos, por favor no dude en  
contactarnos. Una vez más, apreciamos la oportunidad de servirle.

Respetuosamente,

Leslea Bowling  
Gerente del Centro de Propiedad de vivienda  
T: (206) 957-4639  
F: (206) 726-1529  
homeownership@elcentrodelaraza.org

# **EXHIBIT C**

**First American  
Property & Casualty  
Insurance Company**

Customer Service  
888-922-5343 / www.fapcig.com  
4 First American Way, Santa Ana, CA 92707  
A California domiciled company

HOMEOWNERS POLICY  
**RENEWAL DECLARATIONS**

POLICY NO: [REDACTED] 3988

**BROKER NUMBER:** 222222 **BROKER PHONE:** (888)922-5343  
**BROKER NAME:**

FIRST AMERICAN P&C INS AGENCY  
4 FIRST AMERICAN WAY  
SANTA ANA, CA 92707

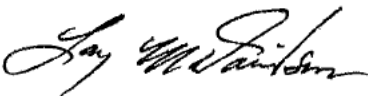
Location of property insured:  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

**NAMED INSURED:**

ALBERTO RIVERA  
IRMA PARRA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

Annual Renewal coverage under this policy will become effective provided the premium is paid as indicated on the enclosed Renewal Invoice. Insurance is provided only with respect to the following coverages for which a limit of liability and/or premium is specified, subject to all conditions of this policy. The deductible applies per occurrence.

Policy Period: 12 months From: **04/03/2020** To: **04/03/2021** 12:01 a.m., STANDARD TIME at the location of property insured.

Coverage Description	Coverage/ Limit Amount	Policy Deductible	Coverage Premium	Forms and Endorsements made part of this policy at time of issue:
COVERAGE A - DWELLING	\$349,263	\$1,000	\$918.00	FA HO3 78 09 17
COVERAGE B - OTHER STRUCTURES	\$34,926		INCL.	FAPC HO 46 WA 07 10
COVERAGE C - PERSONAL PROPERTY	\$244,484		INCL.	GP HO3 01 WA 06 11
COVERAGE D - LOSS OF USE	\$69,853		INCL.	GP HO3 21 WA 07 14
COVERAGE E - PERSONAL LIABILITY	\$300,000		\$16.00	HO 00 03 01 10
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	\$1,000		INCL.	438 BFU NS 05 42
DEDUCTIBLE				HO 04 16 10 00
ENHANCEMENT PLUS				GP HO3 06 07 05
HOMEOWNERS PLUS ENDORSEMENT				HO 04 38 07 04
ORDINANCE OR LAW	\$34,926		INCL.	HO 04 96 10 00
CREDIT CARD COVERAGE	\$1,000		INCL.	HO 46 09 03 09
FIRE DEPT SERVICE CHARGE COVERAGE	\$750		INCL.	HO 46 18 07 04
BUSINESS PROPERTY	\$2,500		INCL.	
JEWELRY, WATCHES AND FURS	\$1,500		INCL.	
LOSS ASSESSMENT COVERAGE	\$2,000		INCL.	
SILVERWARE, GOLDWARE AND PEWTERWARE	\$2,500		INCL.	
25% EXTENDED REPLACEMENT COST COVERAGE A - DWELLING				* New or Revised Form
TOTAL PREMIUM: <b>\$749.00</b>				
A \$5.00 per installment service charge applies if you pay in installments. Payment in full will avoid this service charge.				
Countersigned: 02/18/20 Santa Ana, CA By:  Larry Davidson President Authorized Representative				

**NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR THE PERIL OF EARTHQUAKE**

Monroy\_000641



**MORTGAGEE/LIENHOLDER NAME AND ADDRESS**

SHELLPOINT MORTGAGE SERVICING ISAOA/ATIMA PO BOX 7050 TROY, MI 48007-7050, [REDACTED]  
 AURORA BANK FSB ISAOA PO BOX 2963 PHOENIX, AZ 85062-2963, [REDACTED]

**ADDITIONAL INSURED/ ADDITIONAL INTEREST****VESTING**

ALBERTO RIVERA AND IRMA PARRA

**ADDITIONAL INFORMATION**

REPORTED SQ. FT. OF DWELLING: 1950  
 INSURANCE PURCHASED PER SQ. FT: \$179

Occupancy Type: OWNER  
 Protection Class: 03  
 # of families/units: 1  
 Year of Construction: 1996  
 Tier:  
 Inflation Guard %: 4.0%

The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home.

It is important to keep in mind that the decision regarding the limit applicable to your dwelling (Coverage A) is solely your decision to make provided that you purchase at least the minimum limit acceptable to First American and meet our underwriting requirements.

It is equally important to keep in mind that you need to carefully review the information about your dwelling shown above and if it requires any change please contact your insurance broker or First American immediately. Additionally, if you have any questions or concerns regarding the amount of coverage on your dwelling, please contact your insurance broker or First American.

**DISCOUNTS**

SMK ALRM/DEADBOLT/EXTINGUISHER	-\$43.00
MULTI-PRODUCT DISCOUNT	-\$82.00
DEDUCTIBLE	-\$185.00

THESE DISCOUNTS APPLIED TO YOUR POLICY ARE BASED ON THE CURRENT ANNUAL PREMIUM.

THIS DISCOUNT IS PART OF YOUR PREMIUM CALCULATION AND HAS NO AFFECT ON YOUR INSURANCE COVERAGE.



**First American  
Property & Casualty  
Insurance Company**

Customer Service  
888-922-5343 / www.fapcig.com  
4 First American Way, Santa Ana, CA 92707  
A California domiciled company

ALBERTO RIVERA  
IRMA PARRA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

**Mortgage Company  
Billing Notice**

Your annual premium for the referenced insurance policy has been billed to the mortgage company indicated below to be paid through an impound account. If this is incorrect, please contact us at the number above as soon as possible. Should you receive further notices, please contact your mortgage company to ensure that payment is made.

**Policy Number:** [REDACTED] 3988

**Balance Due:** \$749.00

**Policy Eff. Date:** 04/03/2020

**Policy Exp. Date:** 04/03/2021

**Due Date:** 04/03/2020

**Mortgage Company:**  
SHELLPOINT MORTGAGE SERVICING  
ISAOA/ATIMA  
PO BOX 7050  
TROY, MI 48007-7050  
Loan #: [REDACTED] 7182

**Property Location:**

23829 SE 248TH ST  
MAPLE VALLEY, WA 98038





**First American  
Property & Casualty  
Insurance Company**

## Privacy Notice

**Effective:** January 1, 2020

**Notice Last Updated:** January 1, 2020

This Privacy Notice describes how First American Financial Corporation and its subsidiaries and affiliates (together referred to as "First American," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from you offline only, as well as from third parties. For more information about our privacy practices, please visit <https://www.firstam.com/privacy-policy/index.html>. The practices described in this Privacy Notice are subject to applicable laws in the places in which we operate.

**What Type Of Information Do We Collect About You?** We collect both **personal** and **non-personal information** about and from you. **Personal information** is non-public information that can be used to directly or indirectly identify or contact you. **Non-personal information** is any other type of information.

**How Do We Collect Your Information?** We collect your **personal** and **non-personal information**: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

**How Do We Use Your Information?** We may use your personal information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. We may use your **non-personal information** for any purpose.

**How Do We Share Your Personal Information?** We do not sell your **personal information** to nonaffiliated third parties. We will only share your **personal information**, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; and (4) for legal process and protection. If you have any questions about how First American shares your **personal information**, you may contact us at [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.

**How Do We Secure Your Personal Information?** The security of your **personal information** is important to us. That is why we take commercially reasonable steps to make sure your **personal information** is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your **personal information**.

**How Long Do We Keep Your Personal Information?** We keep your **personal information** for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

**Your Choices** We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your **personal information**. In accordance with applicable law, your controls and choices. You can learn more about your choices, and exercise these controls and choices, by sending an email to [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.

**International Jurisdictions:** Our Products are hosted and offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your **personal information** to us in the US, and you consent to that transfer and use of your **personal information** in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

**Contact Us** [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.

### For California Residents

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018 ("CCPA"). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

**Right to Know.** You have a right to request that we disclose the following information to you: (1) the categories of **personal information** we have collected about or from you; (2) the categories of sources from which the **personal information** was collected; (3) the business or commercial purpose for such collection and/or disclosure of your personal information; (4) the categories of third parties with whom we have shared your **personal information**; and (5) the specific pieces of your **personal information** we have collected. To submit a verified request for this information, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097 and submitting written proof of such authorization to [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com).

**Right of Deletion.** You also have a right to request that we delete the **personal information** we have collected from you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) to submit your request or by calling toll-free at 1-866-718-0097 and submitting written proof of such authorization to [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com).

**Verification Process.** For either a request to know or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the personal information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

**Right to Opt-Out.** We do not sell your personal information to third parties, and do not plan to do so in the future.

**Right of Non-Discrimination.** You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

**Collection Notice.** The following is a list of the categories of personal information we may have collected about California residents in the twelve months preceding the date this Privacy Notice was last updated, including the business or commercial purpose for said collection, the categories of sources from which we may have collected the personal information, and the categories of third parties with whom we may have shared the personal information:

<b>Categories of Personal Information Collected</b>	The categories of personal information we have collected include, but may not be limited to: real name; signature; alias; SSN; physical characteristics or description, including protected characteristics under federal or state law; address; telephone number; passport number; driver's license number; state identification card number; IP address; policy number; file number; employment history; bank account number; credit card number; debit card number; financial account numbers; commercial information; internet or other electronic network activity; geolocation data; audio and visual information; professional or employment information; and inferences drawn from the above categories to create a profile about a consumer.
<b>Categories of Sources</b>	Categories of sources from which we've collected <b>personal information</b> include, but may not be limited to: the consumer directly; public records; governmental entities; non-affiliated third parties; social media networks; affiliated third parties

<b>Business Purpose for Collection</b>	The business purposes for which we've collected <b>personal information</b> include, but may not be limited to: completing a transaction for our Products; verifying eligibility for employment; facilitating employment; performing services on behalf of affiliated and non-affiliated third parties; debugging to identify and repair errors that impair existing intended functionality on our Websites, Applications, or Products; protecting against malicious, deceptive, fraudulent, or illegal activity
<b>Categories of Third Parties Shared</b>	The categories of third parties with whom we've shared <b>personal information</b> include, but may not be limited to: advertising networks; internet service providers; data analytics providers; service providers; government entities; operating systems and platforms; social media networks; non-affiliated third parties; affiliated third parties

*Categories of Personal Information We Have Sold In The Past Year.* We have not sold any personal information of California residents to any third party in the twelve months preceding the date this Privacy Notice was last updated.

*Categories of Personal Information Disclosed For A Business Purpose In The Past Year.* The following is a list of the categories of **personal information** of California residents we may have disclosed for a business purpose in the 12 months preceding the date this Privacy Notice was last updated: The categories of personal information we have collected include, but may not be limited to: real name; signature; alias; SSN; physical characteristics or description, including protected characteristics under federal or state law; address; telephone number; passport number; driver's license number; state identification card number; IP address; policy number; file number; employment history; bank account number; credit card number; debit card number; financial account numbers; commercial information; internet or other electronic network activity; geolocation data; audio and visual information; professional or employment information; and inferences drawn from the above categories to create a profile about a consumer.



**First American**  
**Property & Casualty**  
**Insurance Company**

This document is for informational purposes only and is not part of your policy.

*First American Property & Casualty Insurance Company* would like for you to be aware of Homeowners insurance coverages we offer that you may elect to purchase if you have not already done so. Please review the enclosed Declarations page for the coverages and limits that currently apply. Optional coverages are available to you for an additional premium. You should be aware that discount factors will not apply to optional coverages. Please take a moment to review this notice and determine if any additional coverage(s) would be appropriate for your insurance needs.

Remember, as an insurance professional, your insurance agent or broker can explain all of these coverages in greater detail than the overview offered here as well as provide a quote for any additional premium. Also, our Customer Service department is available to answer your questions at (888) 922-5343 .

**Property Coverages**

**Eagle Premier Coverage** - Special Limits of Liability are increased for money, silverware, jewelry, watches and firearms, Ordinance or Law is increased to 20% Limited Replacement Cost for the dwelling is increased to 50% and Lock Replacement Coverage is added. Identity Fraud Expense Coverage is added and Special Personal Property endorsement changes Coverage C (Contents) from named perils to open perils coverage.

**Personal Property** - Coverage C (Contents) limit may be increased or decreased and Special Limits of Liability (jewelry, watches, furs, silverware, goldware and pewter) can be increased.

**Scheduled Personal Property** - Jewelry, cameras, silverware, fine arts, coins, musical instruments, golfer's equipment, postage stamps, furs and firearms can be insured individually and for a stated amount of insurance.

**Credit Card, Fund Transfer Card, Forgery and Counterfeit Money** - The \$500 limit provided by the policy can be increased.

**Permitted Incidental Occupancies (Residence Premises)** - Deletes exclusions pertaining to an approved business conducted on the residence premises.

**Other Structures** - Coverage B (fences, pools, detached garages, sheds, etc.) can be increased if the limit shown on the Declarations page is not adequate to replace the total sum of the replacement of these structures.

**Loss Assessment Coverage** - The \$1,000 limit provided by the policy can be increased for assessments relating to the residence premises. Earthquake is not included.

**Business Property - Increased Limits** - The special limits applicable to business property (\$2,500 on-premises, \$500 off-premises) may be increased by means of this endorsement.

**Inflation Guard** - This endorsement provides for a higher amount of automatic increases in the limits of liability for all property coverages than already included in the policy. Amounts of 6%, 8% and 10% are available.



**Secondary Residence Premises** - If you own another residence and it is not insured with this company, please notify your agent or broker or call our Customer Service department.

**Increased Additional Living Expense** - Coverage D (Additional Living Expense) can be increased.

### **Liability Coverages**

**Personal Liability and Medical Payments to Others** - The \$100,000/1,000 limits provided by the policy can be increased to a maximum of \$500,000/5,000.

**Animal Liability** - Liability coverage can be eliminated altogether for a premium credit.

**Other Insured Location Occupied by Insured** - If you own another residence and it is not insured with this company, please notify your agent or broker or call our Customer Service department.

**Additional Residence Rented to Others** - This endorsement provides personal liability and medical payments coverage with respect to your liability arising out of the ownership of a residence regularly rented to others.

**Structures Rented to Others (Residence Premises)** - This endorsement adds liability coverage for scheduled structures on the residence premises that are rented for residential purposes.

**Permitted Incidental Occupancies (Residence Premises)** - The exclusion for liability and medical payments coverages in connection with business pursuits is modified so that coverage applies to the "necessary and incidental use of the premises" for the business described on the endorsement.

**Business Pursuits** - Eliminates the exclusion of coverage for liability "arising out of or in connection with a 'business'...engaged in by an 'insured'." It applies the policy's personal liability and medical payments coverages to business pursuits as described in the endorsement (essentially sales, clerical, and instructional occupations).

### **Other Coverages You May Need**

**Earthquake** - Earthquake coverage is excluded under this Homeowners policy. You may purchase coverage for your dwelling and its contents with a 10% deductible applying to each. Your insurance agent, broker or our Customer Service department can provide you with more information and a quote.

**Flood** - This policy does not cover damage to your property caused by flooding. The federal government offers flood insurance through the National Flood Insurance Program to residents of the communities that participate in its program. You can learn more about the National Flood Insurance Program at [www.floodsmart.com](http://www.floodsmart.com) or by calling (888) 379-9531. Your insurance agent, broker or our Customer Service department can also provide you with more information and a quote.

### **Available Discounts**

You can reduce your policy premium in several ways. \$1,000 and \$2,500 and \$5,000 deductible limits provide a credit (although a \$250 deductible creates a surcharge) and are available to you. We also offer a range of protective device credits (with proof or documentation) for alarms and sprinklers.

### **Available Discounts**

New home discounts are automatically applied the first 10 years after construction. Renewal credits are automatically applied every renewal. Last, a multi-policy credit is available if you have purchased more than one product from First American Corporation.

This optional coverage notice contains only a general description of coverages and is not part of your residential property insurance policy. Optional coverages are available to you for an additional premium. Please be aware that discount factors will not apply to optional coverages.



**First American**  
**Property & Casualty**  
**Insurance Company**

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**Important Information About Reconstruction**  
**Costs and Your Policy Coverage Limits**

Your policy with First American was issued based on information provided by you on your application for insurance. The coverage limits selected by you will be adjusted annually based upon any determined changes in your property detail, or in estimated changes in dwelling rebuilding and replacement costs.

The company does not guarantee that the coverage limits shown in your Declarations will be adequate to rebuild your dwelling or to replace any other covered property. It is your responsibility to ensure that you have sufficient coverage. Please contact your insurance agent to review or change the coverage limits in your policy.

# **EXHIBIT D**



**Richard Hicks**  
4735 NE 4th - Renton, WA 98059



**FP**  **US POSTAGE**  
**\$000.51<sup>0</sup>**  
**First-Class - IMI**  
**ZIP 98059**

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07/15/2021  
0368 0011810524

Ima Rivera  
23829 SE 24th St  
Naples Valley, FL 34109

[illegible]

7-0000000000



**John L. Scott**  
REAL ESTATE

Dear Homeowner,

## PLEASE READ THIS, NOW!

### I can help you Sell and Save your home. I am a

Professional in working with homeowners in default. I have done this several times, but I need you to respond immediately. I came by your property today to offer my assistance and I would not waste time if I didn't know I could help. My job is to help people that are in default, and to make sure the county suspends the foreclosure sale date that is scheduled on the property. Time is of the essence and I would like to assist in sharing some options you have. If you would like to sell the house, I can assist with that and during this time, you can stay in the house and not spend another dime on this property, but save for your next move.

I need you to call me **TODAY**, so we can chat about this and take immediate action to allow my selling techniques to take effect and get an offer. The Worst thing that you could do is allow this property to go to Foreclosure and possibly be hit with a tax bill for the deficiency amount. There are several options and I am willing to come sit down with you and discuss them further if that's ok. I know this situation well and I will do everything I can to bring back your peace of mind and I'm certain you will be happy with my results. Then, I will then have another ecstatic customer and you can refer you friends. Either way, I assure you, you will be glad I did this for you and your credit will thank you. You **DO NOT** want to let this property go to Foreclosure, the recovery time is not pretty and never good for your credit. If you just want to talk this through, call today! You may need some honest piece of mind to move forward. Either way, a call is necessary **NOW!**

Richard Hicks, Real Estate/Short Sale Specialist

John L. Scott Real Estate

Phone: 206-931-6302

Office: 425-227-9200

Email: richardhicks@johnlscott.com



**Richard Hicks**  
Real Estate Broker  
(206) 931-6302



**John L. Scott**  
REAL ESTATE

Office (425) 227-9200 • Email renton@johnlscott.com

 Some offices are independently owned and operated.

Find your HOME on  
**www.JohnLScott.com**

Monroy\_000978

Mary Herzog

13102 NE 90th St.

Kirkland, WA 98033

SEATTLE WA 980

19 JUL 2021 PM 2 L



Mr. Monroy: Mrs. Parra-Rivera  
23829 SE 240th St.  
Maple Valley, WA 98038



Zog Buys Homes

#1 House Buyer in Western Washington

Jesse Herzog  
Real Estate Investor  
(628) 400-3726  
ZogBuysHomes@gmail.com

Local Family Owned Business  
We Buy Houses In Any Condition  
Get a Fast Cash Offer Today  
www.ZogBuysHomes.com

Hello Mr. Monroy : Mrs. Pama-Rivera,

My name is Mary Herzog and I am a Seattle area real estate agent with Keller Williams Eastside. You may have received a letter, email, phone call or text from me or my husband Jesse regarding your home in foreclosure. I will make this guide- I know you have a lot on your plate! A home holds many memories, milestones and celebrations. We know your home is more than numbers. We would love to help carry some of those items you have on your plate. Please let us earn your trust and support you during this time. We would love to help you preserve your home or move forward in freedom!

Our number is 425-248-1751 and our email is [hello@yourkingcountyliving.com](mailto:hello@yourkingcountyliving.com)

Sincerely,  
Mary : Jesse  
Herzog



**Mary Herzog**  
REAL ESTATE BROKER

425.248.1751

11109 Slater Ave. NE

Kirkland, WA 98033

[www.yourkingcountyliving.com](http://www.yourkingcountyliving.com)

[hello@yourkingcountyliving.com](mailto:hello@yourkingcountyliving.com)

**kw** EASTSIDE  
KELLER WILLIAMS REALTY



Artem Rakaiev  
816 W Francis Ave, #1062  
Spokane, WA 99205

IRMA RIVERA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

SPOKANE WA 990  
19 JUL 2021 PM 3 L



98038-838529



Artem Rakaiev  
816 W Francis Ave, #1062  
Spokane, WA 99205



IRMA RIVERA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

Dear IRMA,

A friend told me that your mortgage lender is trying to foreclose on your property. I regret they are doing this to you... and I would like to help.

The best way to stop the foreclosure and save your credit rating is to pay off your lender before the foreclosure actually happens. You can do this by refinancing or selling your house. ***I can help you with both!***

I'd like to meet with you and discuss the ways that I can fix your situation. I don't want to see you go through the humiliation of a foreclosure, and if you contact me immediately, I can assure that won't happen.

Please call me at (509) 728-9172 You and I together can find the best way out! You can save your credit and get the cash you need!

Let's beat the bank together!

Sincerely yours,

Artem Rakaiev



temamilagroup@gmail.com

[www.FlippingZone.com](http://www.FlippingZone.com)



P.S. Just in case you were wondering, you never pay me a cent!

P.P.S. Please don't delay! Call today! Time is of the essence!



SEATTLE WA 980

30 JUL 2021 PM 2 L

Inna Rivera  
23829 SE 248th St  
Maple Valley, WA 98038

98038-806529

Hello,

This is Alena Kuksa from Skyline Properties in Bellevue. I came across your name while searching for a property for a client of mine. I see that a Lis Pendens was filed against your property. I tried to reach you through the phone, but I'm not sure if you received my text messages.

Your property is scheduled for a Foreclosure sale. When this foreclosure happens, you will lose the ownership of the property and lose all your equity.

I helped a lot of people in similar situations like yours and know how to navigate Foreclosures.

We still have time to save your property from being sold at the auction, but we need to move very quickly!

Sincerely,



**Alena Kuksa**

*Real Estate Broker*



Skyline Properties  
50 116th Ave SE # 120  
Bellevue, WA 98004  
(253) 906-1400  
[alenakuksa@gmail.com](mailto:alenakuksa@gmail.com)

***P.S. Call or text to discuss your options, I am here to help.***

***P.P.S. The last two individuals who I've helped in a similar situation like yours, received over asking price offers and went under the contract in three days.***





CM Hammack Law Firm  
1604 Hewitt Ave., Ste 313  
Everett, WA 98201

SEATTLE WA 980

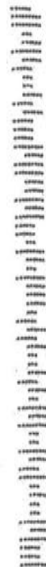
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Mailed From 98201  
08/02/2021  
032A 0061857766

Alberto Rivera Monroy  
Irma Parra-Rivera  
23829 SE 248th St  
Maple Valley, WA 98038

98038-936529



Monroy\_000986



Hello,

My name is Chellie Hammack and I am an attorney. I am writing you this letter today because according to public records there is a foreclosure pending on your home or real property. You have options, including bankruptcy. Bankruptcy can be used under some circumstances to save a home from foreclosure. If you cannot keep your home, bankruptcy can provide you with a clean slate by allowing you to start over. Most people that file for bankruptcy protection are able to keep their homes and personal property, including vehicles. *\*\* We are not a debt collector. We are here to provide you with legal options.\*\**

Everyone's situation is different. I would like to offer you the opportunity to have a free consultation with me in which we can discuss your options and answer any questions you may have. We offer either in person or virtual consultations. Don't let a negative stereotype about bankruptcy stop you from getting the relief you need and deserve. You may be able to save your home from foreclosure. Call my Legal Assistant and schedule your FREE consultation today.

Sincerely,

*Chellie Hammack*

**[www.Hammack-Law.com](http://www.Hammack-Law.com)**

1604 Hewitt Ave, Suite 313

Everett, WA 98201

**(206) 223-1909 • Fax (206) 223-1923 • [cmh@hammack-law.com](mailto:cmh@hammack-law.com)**





**TRAVIS A. GAGNIER**

LAW OFFICES OF TRAVIS GAGNIER, INC., PS

ATTORNEYS:  
TRAVIS A. GAGNIER  
GREG JALBERT, OF COUNSEL

*Serving the Greater Puget Sound Region for Over 23 Years*  
QUESTIONS@BESTBK.COM  
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WWW.BESTBK.COM

SOUTH KING CO: (253) 941-0234  
MARYSVILLE: (360) 200-4400  
SEATTLE: (206) 622-0123

August 4, 2021

Alberto Rivera Monroy  
23829 SE 248th St  
Maple Valley, WA 98038

RE: Pending Foreclosure

Dear Alberto:

I am writing to offer assistance because I saw a foreclosure notice in the newspaper on your property in Maple Valley. It said the sale date is set for 10/1/2021. I can help you stop the foreclosure and force all of your creditors to give you some breathing room so you can keep your property and avoid losing everything. You have the right to make payments on the amount you are behind over up to five years.

If saving the property long-term is not your goal, or not workable due to changes in your situation, you can buy some time to sell the property to avoid a foreclosure on your credit record. Whether you have equity or not, filing a plan will give you precious time to work out a short sale, loan modification or maximize the amount of money you get from a sale. Your foreclosure would be stopped immediately.

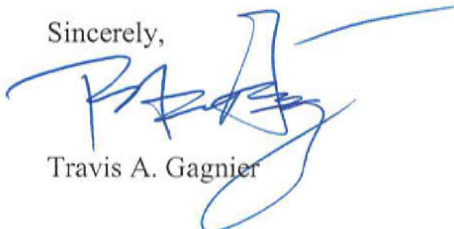
Once we have the foreclosure stopped, the plan may be to keep the house, start making the regular payments and catch up the back amount over five years. The plan could also be to sell the house within six months with payments of \$400/mo while you do. Plans can even help you save your house if the arrears are really high by proposing to make the regular payments while working on a loan modification. If the loan modification does not happen in a year, you can change the plan to sell the house or try a refinance.

We can often strip off and discharge judgments, HOA liens and other liens, not to mention discharging and/or dealing with **all** (taxes, tickets, student loans, medical bills) your other creditors. You can focus on keeping your home and vehicles. We can reduce the interest rate on your car loan to something reasonable, and even reduce the balance to what it is worth in many cases. If your circumstances change, or your original plan is not working out for some reason, your plan can be changed. You can file a plan even if you have had a bankruptcy recently.

You may have heard a lot of negative things about reorganization plans. You owe it to yourself to get the truth from an experienced attorney based your particular situation. I know you get a lot of mail from people claiming they want to help you. There are a lot of scams out there with folks claiming they can do seemingly magical things to help. They can't. Filing a plan will work to stop the sale.

For over 26 years, my practice has focused on your type of situation and case. The initial consultation is free and no obligation. We can do the whole process online via phone, email and/or Zoom, or you can come to the office in person. We try to make the process and easy and convenient for you as possible. Know what your rights are and get some experienced help with what may be the biggest financial decision of your life. I look forward to speaking with you soon.

Sincerely,



Travis A. Gagnier

R. Foster  
12523 Limonito Ave.  
#440-198  
Mira Loma, CA 91752



SANTA ANA CA 926

9 AUG 2021 PM 7 L

Alberto Parra-Rivera  
23829 SE 248<sup>th</sup> St.  
Maple Valley, WA 98038-8365

98038-836529

98038-836529



## 2<sup>ND</sup> CHANCE INVESTMENT GROUP

GUARANTEED, in writing, to **STOP FORECLOSURE**, or I will pay you **\$1,000.**

### Key Benefits:

- ✓ You will receive a **FREE** consultation
- ✓ **NO** upfront fees
- ✓ **NO** money out of pocket

### Reminder:

➤ **DO NOT** pay anyone money upfront; it's against the **LAW!**

Call 1-866-593-7012 Today



CERTAIN RESTRICTIONS MAY APPLY



Monroy\_000991

Hi, my name is Ray Foster. I am a Real Estate Investor. It has come to my attention that your property may be in danger of foreclosure and may be sold at a public auction.

I would like the opportunity to purchase your house. If none of this is true, I sincerely apologize for the inconvenience this may have caused you by sending this letter.

If this is true, **LET'S TALK!** I am a local Real Estate Investor; I am not an Agent. **In fact, there are several different options** you have as a homeowner that I would like to talk to you about.

**I GUARANTEE** that I can assist you with your current foreclosure situation by buying your house.

With **ZERO MONEY OUT OF POCKET** and **NO UPFRONT FEES ALL SERVICES, AND GUARANTEES ARE IN WRITING.**

For more information call now at **1-866-593-7012** or visit us at **WWW.HOMEBUYERCA.COM** because **EVERYONE**

**DESERVES A 2<sup>ND</sup> CHANCE!!**



Certain Restrictions May Apply



Mary Harey  
13102 NE 90th St.  
Kirkland, WA 98033



Alberto Monroy  
Inma Paura-Rivera  
23829 SE 248th St.  
Maple Valley, WA 98038





my name is Mary Herzog and I am a Seattle area real estate agent with Keller Williams Eastside. I have been helping homeowners escape from underwater water mortgages for a few years and I would love to offer you that opportunity.

There are a number of decisions that have to be made when your financial well being is challenged. Just know these roadblocks are temporary and you have options for getting around it.

Whether you pursue the foreclosure process or opt for a quick sale, what I want to offer you is hope and a promise to be with you every step of the way.

If you are interested in discussing your options, finding creative solutions, as well as learning the next steps, please don't hesitate to reach out. There is always a reason to have hope and I would love to support you!

My number is 425-248-1751 and my email is [hello@yourkingcountyliving.com](mailto:hello@yourkingcountyliving.com)

Sincerely,  
Mary Herzog



**Mary Herzog**  
REAL ESTATE BROKER

425.248.1751

11109 Slater Ave. NE  
Kirkland, WA 98033

[www.yourkingcountyliving.com](http://www.yourkingcountyliving.com)

[hello@yourkingcountyliving.com](mailto:hello@yourkingcountyliving.com)

**kW** EASTSIDE  
KELLER WILLIAMS REALTY

August 21, 2021

Reference Number: LD-108H-120

Brian Meek  
MANAGING PARTNER

C STREET INVESTMENTS, LLC

15600 NE 8th St Suite 101 #932  
Bellevue, Wa. 98008

Phone/ Fax: (425) 320-5885  
Email: [brian@cstreetinvestments.net](mailto:brian@cstreetinvestments.net)

Irma Rivera  
23829 Se 248Th St  
Maple Valley, Wa. 98038

Dear Irma,

Hello, my name is Brian Meek. I would like to purchase your property located at **23829 Se 248Th St in Maple Valley**. If you act *promptly*, this could help you pay off your debt(s), avoid foreclosure and potentially help you fund a new start. I am pleased to present you with the following written offer, for your consideration. Please review the enclosed Purchase and Sale Agreement and call me at **(425) 320-5885** to discuss the details.

We purchase homes for top dollar directly from homeowners, like you, which eliminates Real Estate Brokers, outrageous Realtor Commissions (*paid by Sellers*), and all the "pre-listing" hassles such as: *home repairs, cleaning, painting and many other projects, prior to even listing your home on the market!*

We can close in as little as **7-10 days**, and we have flexible contract and closing options to accommodate your needs. This is an All CASH, bona-fide offer to purchase your property in its' current condition, which means you will **NOT** be required to make any repairs or updates to the home, prior to selling.

Please call me at **(425) 320-5885** to discuss the options available to you.

Thank you.

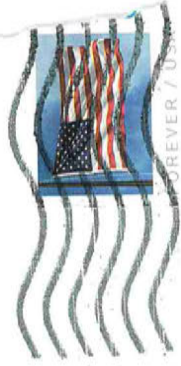
Sincerely,

*Brian Meek*

**Brian Meek**  
Managing Partner  
**C Street Investments, LLC**  
Phone/Fax: (425) 320-5885  
[brian@cstreetinvestments.net](mailto:brian@cstreetinvestments.net)

Monroy\_000995

P.O. BOX 13920  
MILL CREEK WA  
98082



SEATTLE WA 980  
26 AUG 2021 PM 4 L

IRMA RIVERA  
23829 SE 248TH ST  
MAPLE VALLEY WA 98038

**SECOND REQUEST**



98038-836529





Dear Owner

Just think about it.... Your house will be sold at an open auction if you do nothing about it...**NOW!**

Don't let it go that far!

There's not much time left. You need to take direct action as soon as possible. The only thing that will stop your foreclosure is **CASH**.

You are involved in a lawsuit that, if not resolved, will result in your home being sold in action. You lose not only your home, but also most of your own funds. But you are not trapped.

You need money, and we can deliver it to you!

Why not schedule a free consultation without obligations with us right now? We will discuss your options and, if it seems to you the best solution ... we will buy your house. You can receive a bank receipt within **7 days**.

A check that will allow you to pay off the lender, keep the maximum amount of equity in your home and end the legal problems that you are currently facing.

We can help...but we need to talk to you **NOW!**

Call us immediately at **425.326.35.75**. With one quick phone call, you can end an insurmountable anxiety. You can get a bank check for your house in seven days.

We will not tell you any fantastic stories. If we can help you, we will tell you exactly how. We'll explain what's in it for both of us, and then you decide what you want to do. Are we treating your house "AS-IS" - fairly enough?

With respect,

Val Lozko P.S.

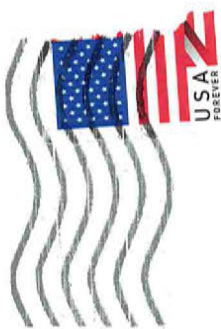
Just in case you're wondering, you never pay us a cent!

trust.byhome@gmail.com

**Call 24 hours (Free recording): 425.326.35.75**

**National Prevention Center**

2718 N Fox Ln.  
Spokane Valley, WA 99206  
(509) 728-9172  
Make your life easier "Just Call"



SPOKANE WA 990  
31 AUG 2021 PM 3 L

IRMA RIVERA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

98038-836529



Temamila Group  
1512 N Argonne Rd. Suite C378  
Spokane Valley, WA 99212

IRMA RIVERA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038

Dear IRMA,

A friend told me that your mortgage lender is trying to foreclose on your property. I regret they are doing this to you... and I would like to help.

The best way to stop the foreclosure and save your credit rating is to payoff your lender before the foreclosure actually happens. You can do this by refinancing or selling your house. ***I can help you with both!***

I'd like to meet with you and discuss the ways that I can fix your situation. I don't want to see you go through the humiliation of a foreclosure, and if you contact me immediately, I can assure that won't happen.

Please call me at **(509)728-9172** (24/7 recording line) You and I together can find the best way out! You can save your credit and get the cash you need!

Let's beat the bank together!

Sincerely yours,

Artem R.

**P.S.** Just in case you were wondering, you never pay me a cent!

**P.P.S.** Please don't delay! Call today! Time is of the essence!

Ray Foster  
12523 Limonite Ave  
#440-198  
Mira Loma, CA 91757

SANTA ANA CA 926

7 SEP 2021 PM 5 L



Alberto Parra-Rivera  
23829 SE 248th St  
Maple Valley, WA 98038

98038-831724

98038-831724

TRAVIS A. GAGNIER  
ATTORNEY AT LAW  
33507 NINTH AVENUE SOUTH, BLDG. F  
PO BOX 3949  
FEDERAL WAY, WASHINGTON 98063-3949

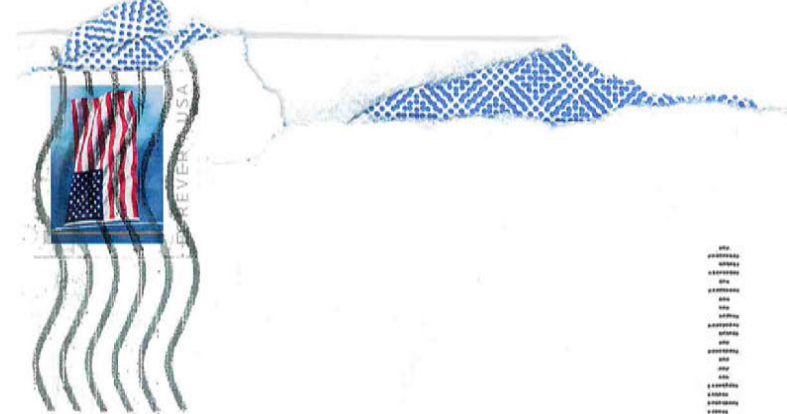


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**First-Class Mail**  
**ZIP 98003**  
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Alberto Rivera Monroy  
23829 SE 248th St  
Maple Valley, WA 98038

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SANTA ANA CA 926  
16 SEP 2021 PM 7 L

Alberto Parra-Rivera  
23829 SE 248<sup>th</sup> St.  
Maple Valley, WA 98038-8365

R. Foster  
12523 Limonite Ave.  
#440-198  
Mira Loma, CA 91752

98038-8365

98038-8365



## 2<sup>ND</sup> CHANCE INVESTMENT GROUP

GUARANTEED, in writing, to **STOP FORECLOSURE**, or I will pay you **\$1,000.**

### Key Benefits:

- ✓ You will receive a **FREE** consultation
- ✓ **NO** upfront fees
- ✓ **NO** money out of pocket

### Reminder:

➤ **DO NOT** pay anyone money upfront; it's against the **LAW!**

Call 1-866-593-7012 Today



CERTAIN RESTRICTIONS MAY APPLY



# WHEN WE BUY YOUR HOUSE, THESE ARE SOME OF THE BENEFITS TO YOU:

- ✓ Cash in your pocket within **7-10 business days**
- ✓ We will pay **up to 1 year** of your rent/mortgage **upfront**
- ✓ We will arrange and pay **up to 100%** of moving expenses.
- ✓ **We will help** with locating a new home
- ✓ Your house **WILL NOT** be sold at a public auction
- ✓ Receive an offer *within* **24 hours**
- ✓ **No Real Estate sale's commission**
- ✓ **Cash advance, if needed**
- ✓ **No foreclosure** or **bankruptcy** on your credit report
- ✓ You will be provided with a **Credit Repair Agent** to help rebuild your credit
- ✓ You **WILL NOT** walk away empty handed
- ✓ No waiting to find a buyer because **WE are the buyers!!**
- ✓ **Easy to understand language**
- ✓ We will **pay all costs and liens** on the property
- ✓ **Sell** to me **AS IS - NO inspections, NO appraisals** necessary
- ✓ NO cash out of pocket, **EVER!!**
- ✓ **All Promises and Guarantees** are in Writing

CALL 1-866-593-7012 OR VISIT US AT [WWW.HOMEBUYERCA.COM](http://WWW.HOMEBUYERCA.COM)  
TODAY BECAUSE **EVERYONE DESERVES A 2<sup>ND</sup> CHANCE**

Certain Restrictions May Apply



Monroy\_001004

Hi, my name is Ray Foster. I am a Real Estate Investor. It has come to my attention that your property may be in danger of foreclosure and may be sold at a public auction.

I would like the opportunity to purchase your house. If none of this is true, I sincerely apologize for the inconvenience this may have caused you by sending this letter.

If this is true, **LET'S TALK!** I am a local Real Estate Investor; I am not an Agent. **In fact, there are several different options** you have as a homeowner that I would like to talk to you about.

**I GUARANTEE** that I can assist you with your current foreclosure situation by buying your house.

With **ZERO MONEY OUT OF POCKET** and **NO UPFRONT FEES ALL SERVICES, AND GUARANTEES ARE IN WRITING.**

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Certain Restrictions May Apply





H. Pondeau  
20340 Empire Ave  
Suite 2-7  
Bend, OR 97703



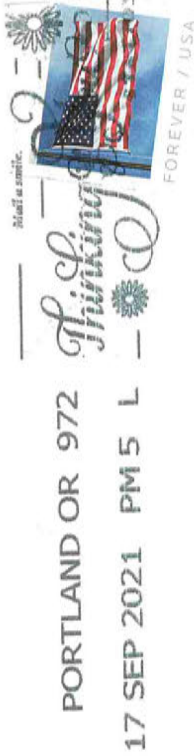
Irma Rivera  
23829 SE 248th St  
Maple Valley, WA 98038

98038-836529



H. Pondeau  
20340 Empire Ave  
Suite 2-7  
Bend, OR 97003

11ma Rivera  
23829 SE 24th St  
Maple Valley, WA 98038



Ray Foster  
12523 Limonite Ave  
2440-148  
Miraflores, CA 91752



SANTA ANA CA 926  
6 OCT 2021 PM 2 L

Alberto Parra-Rivera  
23829 SE 248th St  
Maple Valley, WA 98038

98038-836529





## 2<sup>ND</sup> CHANCE INVESTMENT GROUP

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### Key Benefits:

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- ✓ **NO** money out of pocket

### Reminder:

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Call 1-866-593-7012 Today



CERTAIN RESTRICTIONS MAY APPLY



Hi, my name is Ray Foster. I am a Real Estate Investor. It has come to my attention that your property may be in danger of foreclosure and may be sold at a public auction.

I would like the opportunity to purchase your house. If none of this is true, I sincerely apologize for the inconvenience this may have caused you by sending this letter.

If this is true, **LET'S TALK!** I am a local Real Estate Investor; I am not an Agent. **In fact, there are several different options** you have as a homeowner that I would like to talk to you about.

**I GUARANTEE** that I can assist you with your current foreclosure situation by buying your house.

With **ZERO MONEY OUT OF POCKET** and **NO UPFRONT FEES ALL SERVICES, AND GUARANTEES ARE IN WRITING.**

For more information call now at **1-866-593-7012** or visit us at **WWW.HOMEBUYERCA.COM** because **EVERYONE**

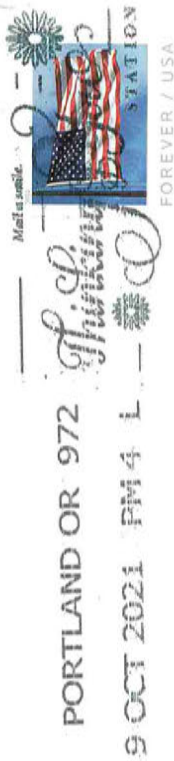
**DESERVES A 2<sup>ND</sup> CHANCE!!**



Certain Restrictions May Apply

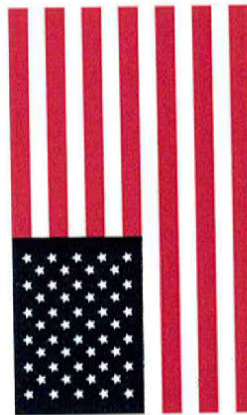


H. Pondau  
20340 Empire Ave  
Suite E-7  
Bend, OR 97703



Irma Rivera  
23829 SE 248th St  
Maple Valley, WA 98038

98038-836529





Hi Irma,

Just checking in to see if you've given  
any thought to selling your house in  
Maple Valley.

If so, I'm still looking and would love the  
chance to talk.

Thanks very much,

Henry  
(503) 512-5724





# NONPROFIT ALLIANCE

*of Consumer Advocates*

*"A Faith Based Nonprofit. Real Estate and Direct Lending Clinic"*

## Intake Letter

Date: October 11, 2021

Client: Mr. & Mrs. ,

Property Address:

We have preliminarily concluded that the above address may have been Wrongfully Foreclosure upon. We have reason to believe you are eligible for 100% Contingency (ZERO OUT OF POCKET COST) legal representation in both stopping the eviction process as well as the potential Wrongful foreclosure State or Federal Case against your Lender. With this ZERO out of pocket cost Investigation and research conclusion you may be eligible to either retain your Home thru a REO Trustee Sale Reversal, recapture your Home and/or confirm that you may be eligible for a potential monetary settlement for damages.

Attached you will find:

- List of our FREE services as well as other more aggressive services we can help you with including but not limited to...

A) R.E.O or Trustee Sale Recession Lawsuit evaluation

*We have many past successful cases you can read about (enclosed) or can see a 'You Tube' Testimonial on*

<https://www.youtube.com/watch?v=XWUJZ7PfuqM>

B) Wrongful Foreclosure Litigation for Damages evaluation

*We have had many of our clients receive from \$50,000.00 up to \$205,000.00 from their lender for violations of both State and Federal Consumer Protection Laws.*

C) Unlawful Detainer or Eviction representation to ensure the maximum time possible before you would need to vacate the property with sufficient relocation funds should the above A or B not be your choice... 4 years is our record.

D) Possible Private Investor Buy back of above property address to possibly extend your Lease back with purchase option.

There is zero pressure however there is a strong element of urgency based on the limited time for us to complete our services. With y our full cooperation and our Sr. Loss Mitigation Rep. you can either call us at 1-855-NACA-HELP '855-622-2435' or print, review, sign, & email/fax back. Feel free to visit our web site [www.NACAlaw.org](http://www.NACAlaw.org) & click on the link CustomerService@NACAlaw.org. Your request for contact will immediately be sent to myself as well as our Senior Loss Mitigation Director Mr. J. Pepe Abad De La Vega.

You can also call me directly at (949) 202-1307 or email me: [pepe@nacalaw.org](mailto:pepe@nacalaw.org)

Your ability to recapture and retain your residence long term is our ultimate goal and we've found that with your faith and our dedication, this can typically be achieved.

Respectfully,

Pepe

Nonprofit Alliance of Consumer Advocates





Kevin Strong  
253-753-9595  
kevin@strongjacob.com



Hi Irma,

Imagine finding a win-win solution to your mortgage challenges. How great would that feel?. Let me help you! My name is Kevin and I'm available to help.. and want to help!

Think about how much you could accomplish with a little help from me. Together we can find a perfect solution for you. Closing the book on this chapter is much easier than you think. Wait'll you hear how simple it is to move out and move on. And best of all... you'll pay nothing and owe nothing.

Here's to a new journey...

Consider how much more rewarding your life can be, when your mortgage issues are resolved. Ahhh... That will be a great feeling. Let me help put this behind you. I know how to do this. I've been there and I know how it feels.

Warmest regards,  
Kevin Strong  
253-753-9595

P.S. Please keep this for future reference, when and if anything happens or changes :->



33530 1st Way S. Ste #102  
Federal Way WA 98003

Irma Rivera  
23829 SE 248th St  
Maple Valley WA 98038-8365



AUTO





Hello Irma,

I hope this letter finds you well.

I'm Kevin - reaching out one last time.

I've lived in the area for a long time. As a realtor, I've helped so many people in super challenging situations. My services extend well beyond just listing or selling homes. I can help you even if you are upside down on your mortgage. Many years ago I helped a family member resolve a mortgage crisis. This gave me such a good feeling of accomplishment that today, many years later, I still do it from the heart. I am excited to let you know that I'm representing homeowners and buyers in our area. I can help you too.

When mortgage issues arise, they can be resolved, without discomfort. Life is so much more rewarding when you're in the driver's seat. If you ever want to increase your real estate knowledge; about selling a home, about making a purchase, or even just want to chat about the topic, feel free to reach out to me anytime... I'll be glad to help.

Warmest regards,  
Kevin Strong  
253-753-9595  
kevin@strongjacob.com

p.s. Please keep this note from me in case I can be of any assistance to you now or in the future.

**Kevin Strong**  
Real Estate Broker



Skyline Properties



253-753-9595  
253-753-9595



kevin@strongjacob.com  
<https://kevinstrong.skylineproperties.com>



702 S Hill Park Dr Suite 203  
Burien, WA, 98373

Monroy\_001018





Hi Irma.

It's me Kevin again just checking in...

A lot of people are struggling right now. If you are, I want to pass along my sincere blessings that you find a way to achieve relief. I just feel awful for those struggling. I can help. My real estate niche is advocating for clients and resolving challenges. There are lots of different ways I can assist. That's what I do every day for so many people.

I'd like to assist you!

Did you know you can avoid thousands in real estate taxes and you may also be charged if you lose your house? You can avoid this! Your credit can bounce back in months (not years)! I'll show you how. And you can be in your next house without any remaining charges from your current house, within as few as 6 months. Just move out and move on.

A new journey begins without skipping a beat. And on top of it, you'll pay nothing and owe nothing. Sound good? Would you like to chat?

Warmest regards,  
Kevin Strong  
253-753-9595



Kevin Strong  
253-753-9595  
kevin@strongjacob.com  
<https://kevinstrong.skylineproperties.com/>

P.S. Please keep this for future reference when and if anything happens or changes :->



Skyline Properties  
702 S Hill Park Dr Suite 203 • Puyallup, WA 98373  
20118665

Monroy\_001019

If your home is currently listed with another broker this is not intended to solicit that listing.

SE HABLA ESPAÑOL

IRMA RIVERA  
 23829 SE 248TH ST  
 MAPLE VALLEY, WA 98038-8365  
 |||||

RE: LIBERTY FINANCIAL GROUP INC  
 Free Re-Evaluation of  
 Original Loan: \$79,600.00

File#: P1EFA6E8



Re-Negotiation Assistance

Dear IRMA RIVERA,

**Urgent!** According to records obtained through the county, a **foreclosure sale date** has been recorded and **scheduled for 10/01/2021** on property located at 23829 SE 248TH ST, MAPLE VALLEY, WA 98038-8365. APN # 070571-0570. **Due to COVID-19 and other hardships we are facing today**, your mortgage may be eligible to be **RESTRUCTURED** as a result of **new government programs** and **lowest interest rate** ever seen to a new fixed rate mortgage payment of only \$294.22 per month. **Even if you were denied a loan modification, forbearance plan, if your home recently sold or has a foreclosure sale date.**

This offer to assist you with your current home loan may include a **Reduction in your interest rate, your monthly payments and principal balance owed by up to 20%-50%**. We may also be able to prevent your home from going into foreclosure, auction and **postpone your sale dates**. With our current strategy and **new government foreclosure mandates** we push banks to renegotiate the terms of your home loan, **reduce your interest rate, lower balance owed, stop foreclosure and auction sale dates. No appraisal, no equity, and no credit verification are required. Late Payments, Notices Of Default, And Foreclosure Sale Dates Are Okay.** This will be our final attempt to contact you.

<b>Example of how we can help you:</b>		
OLD RATE	OLD PAYMENT	
8.5%	\$612.06	
NEW RATE	NEW PAYMENT	MONTHLY SAVINGS
2%	\$294.22	\$317.84

If you are facing a financial hardship or in danger of losing your home to foreclosure,  
**CALL IMMEDIATELY TO HELP WITH POSTPONING ANY AND ALL SCHEDULED FORECLOSURE SALES IN RELATION TO THE SUBJECT PROPERTY AT 1-800-343-9167**

**Our business hours are Monday – Friday 8AM to 8 PM.**

**Saturday 8AM to 4PM**

989 112<sup>th</sup> Ave NE #201 • Bellevue, WA 98004

513915 832 128  
Alberto Riveramonroy  
23829 SE 248th St  
Maple Valley, WA 98038-8365



PRSRT STD  
U.S. POSTAGE  
PAID  
SEATTLE WA  
PERMIT NO. 1793

Regarding Your Mortgage

10737 Laurel St., Suit 200  
Rancho Cucamonga, CA 91730



URGENT TIME SENSITIVE

IRMA RIVERA  
23829 SE 248TH ST  
MAPLE VALLEY, WA 98038-8365





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702 S Hill Park Dr Suite 203  
Puyallup WA 98373

Irma Rivera

23829 SE 248th St

Maple Valley WA 98038-8365

AUTO

